he would confine his remarks to the general lines on which the law should be modified so as to make it workable. In his opinion, the chief defect was in the agency now made responsible for working the Regulation *viz.*, the Revenue Department. With their multifarious duties, the Tahsildars had little or no time to devote to applications for loans. The Agricultural Department would take greater interest in the matter and the work should therefore be entrusted to that department. It should be ruled that applications for loans should be made to the Tahsildar in triplicate. That officer should forward one copy to the Director of Agriculture and one copy to the local P. W. D. Sub-Divisional Officer, and retain the remaining copy in his office. The Director should report about the nature of the proposed works, the effects of the improvements and the advisability of granting the loan. The P. W. Officer should prepare and forward to the Tahsildar an estimate of cost of the works proposed to be done. On receipt of both those reports and in the light of his own independent enquiries, the Tahsildar should submit his report to the Peishkar. After obtaining sanction to the loan, the works should be entrusted to the applicant, as if he were a contractor, and a small percentage of the loan should be at once given to him as an advance, the balance being paid only on completion of the works.

The Member next suggested that the rate of interest on the loans should be reduced from 4 to 3 per cent.

He also proposed that the Peishkars and the Government should be competent to grant loans not exceeding Rs. 1,000 and Rs. 20,000 respectively.

Lastly, the Member observed that the rule requiring that the securities offered should be free of *all* encumbrances should be relaxed and that the only precaution necessary was to see that the loan granted was well within the value of the property or other security less the encumbrances thereon. He added that the rigidity of the present rule was mainly responsible for the unworkability of the Regulation.

Dewan's reply.—The Additional Head Sirkar Vakil will be asked to take up the Agricultural Loans Regulation for amendment at an early date.

27. The necessity for amending the Nair Regulation in respect of partition and Makkathayam.

Mr. K. Govinda Pillai (Member, Thiruvalla taluk) requested that the Nair Regulation should be so modified as to make provision for individual partition and Makkathayam. He was for introducing the Makkathayam system of the Brahmins, with the exception of the rigidity, relating to marriage, widowhood, &c. Though the original Bill had provided for partition, it was regrettable that that chapter had to be thrown out on account of the weight of objection of the non-official majority. He thought that the non-official members did not in any way represent the opinion of the community as a whole and that the answers given by the several witnesses before the Commission would be a better guide. The Member said that no lengthy arguments were necessary to prove that the Marumakkathayam system was quite unsound and could not stand much longer. Under it there could be no responsibility or individual credit. The system, as it were, coerced affection against nature. The absence of many traders among the Marumakkathayees, the numerous cases of alienation of properties by them, the endless litigation, the comparatively slow progress of education among them, the utter absence of credit, the absence of any feeling of responsibility, the existence of a number of unmarried girls in the community, were, the Member said, but a few of the evils incidental to the system. He therefore prayed that the Regulation might be suitably modified at an early date.

Dewan's reply.—Noted.

28. Age of consent,—the desirability of amending Section 375 of the Penal Code so as to raise the age of the consent to 14.

Mr. K. A. Krishna Aiyangar B. A., B. L., (Member, T. I. C., Alleppey) said that Section 375 of the Travancore Penal Code generally penalised co-habitatnio

LIBRARY ARCHIVES Kerala Legislative Assembly